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Community Spirit Upheld

THE BEACH NEWS

Circulating in Every Home

ADVERTISING PAYS

Promoting the Progress of the Beach and Bay Sections of San Diego and the Entire Point Loma Peninsula
Comprising Ocean Beach, Pacific Beach, Mission Beach, Chatsworth, Catalina, Glenartney, Loma Portal, and Point Loma Heights

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VOL. 1—NO. 44 | KIRK SMITH, Editor-Owner | Ocean Beach, California, Friday, Sept. 21, 1923 | PHONE POINT LOMA 17 | FIVE CENTS THE COPY

Public School

NEWS AND ESSAYS CONTRIBUTED EACH WEEK BY BRIGHT PUPILS

Under the supervision of Miss Kate Spani, the popular and ever diligent principal of the Ocean Beach public school, a special column devoted to school news and short essays by school children will appear each week in The Beach News, the following being contributed as duly designated:

"HOW TO MAKE MONEY WHILE YOUNG!"

By EMILY RUIZ, 8th B Grade.

Take care of the pennies and the dollars will take care of themselves. Don't let us forget the school bank. Let the school children of Ocean Beach see if we can get the largest school bank in the city.

Rockefeller, when a boy, was poor and he has always attributed his present wealth to the fact that he saved his pennies when young.

Here's your chance to begin your school year right. When you reach the dollar mark Miss Kate Spani will be kind enough to take your money and deposit it in a bank in San Diego. From then on you will be the proud owner of a real bank book.

SCHOOL NEWS ITEMS

There will be "Community Singing" every Thursday evening from 7:30 to 8 for children of the 6th 7th and 8th grades.

The attendance at Ocean Beach school is 357 pupils.

Mrs. Loba is taking the place of Mrs. Sallee this week.

MILK FOR PUPILS

Pupils of the O. B. public school will be furnished one-half pint milk daily for 20 cents a week, if parents will see that the teacher gets the money regularly the Friday before.

FOTOGRAPHER FROIDE GIVES EXTRA INDUCEMENTS TO SCHOOL CHILDREN

"Jim" Froide, the enterprising Foto Finishing Fellow on Newport avenue, opposite the postoffice, announces a Saturday special for school children. To every pupil presenting his "ad" in another column, with 25 cents, he will give a round dozen stamp photos, and a good lead pencil and pencil tablet free. The photos are more than worth the price alone, and the school girls and boys get the pencil and tablet for extra good measure. Get yours now!

O. B. Library

The O. B. Branch Library which was organized in 1916, has made a splendid growth; in fact, we are bursting for want of room. And, better still, the room is provided by the library board. We will occupy ofter Oct. 1, two store rooms instead of one. This will provide a much needed reading room and separate room for the children.

We will move to the furthest end of the building which we now occupy, these rooms will be more suitable, better ventilation and more quiet.

Watch the O. B. Branch library grow!

MARGARET RANKIN, Librarian.

P.-T. A MEETING NEXT WEEK.

The first P.-T. A. meeting of the season will be held next Friday, Sept. 28, at 3 p. m. in the kindergarten of the O. B. public school. A full attendance is especially desired at the initial meeting.

Our ad columns form the best beach business directory.

'BILL' BENBOUGH DOLLING 'EM UP

DANCE PAVILION IN SPLENDID SHAPE FOR FALL SEASON

Thoroughly renovated and brightened up with fresh paint, the O. B. Dance Pavilion has begun the regular fall season with almost capacity crowds on special days. The latest terpsichorean novelties are being introduced and the latest dance music is furnished by a first class orchestra.

Manager William E. Benbough has hit upon an excellent inovation for making San Diego's year' round playground the mecca of pleasure seekers. Cards are given nightly at the dance pavilion to all who participate in the dances and every Tuesday night free tailored suits are awarded.

There are no restrictions to the generous plan, other than that the winner of the $50 tailored suit order should be present at the time of the award announcement. The publicity plan for the dance pavilion has proved immensely popular and will be continued indefinitely.

Try Mrs. Jordan's Home-Cooked Foods at PEEK-IN Tea Room, 5017 Newport Ave. *

HARRY C. WING BUYS BUILDING AND BUSINESS OF THE AMERICAN LAUNDRY

A most noteworthy change took place in the business world of Ocean Beach on September 15, when the building and business of the American Laundry at 5036 Niagara avenue was purchased by Harry C. Wing, a prominent and progressive citizen of San Diego for many years, and a man of broad vision who firmly believes in the great future of Ocean Beach. Mr. Wing knows realty values in and around the city, haying been long engaged in the real estate business and he is backing his good judgment with his investments. He has purchased the lots on Niagara avenue as well as the laundry itself, and proposes to increase the capacity of the splendid plant in the near future.

The previous owners, P. C. Landgraf and N. Olson, will assist in looking after the business for a week or so, while Mr. Wing, the new proprietor is perfecting plans for thoroughly satisfactory service to all new and former patrons. The phone number is Point Loma 31 and auto service wagons will promptly respond to all calls for gathering and delivery laundry in large or small quantities.

Franco-American TOILET PREPARATIONS for sale by MRS. J. P. FROIDE at Froide Foto Finishing Co., opposite Postoffice. *

Beach Baseball

FIVE OUT OF SIX GAMES WON BY O. B. BALL TEAM

The fifth victory in half a dozen games perched on the banner of the local club last Sunday afternoon, when the O. B. boys defeated the 34th division naval club by a score of 9 to 4.

All the local fans are agreed that the beach bunch can certainly bat the ball. It is a heavy hitting outfit, out-slugging every team since its organization.

Catcher "Cliff" Owen has gone on a vacation up state, and Manager L. A. Shaffer has succeeded in securing another good man behind the bat for next Sunday.

The Ocean Beach club will play the Navy Wonders team next Sunday at 2:30 p. m. on the local grounds, and fans are assured of a fine game.

"IT'S NOT FAR TO A FABER STORE"

FARMER-BANKER CONFERENCES THROUGHOUT NATION DEVELOP WAYS TO AID AGRICULTURE

Collective Marketing, Diversified Farming, Promotion of Agricultural Education and Use of Bank Instead of Mercantile Credits Chief Lines of Suggested Action.

By D. H. OTIS,
Director, Agricultural Commission, American Bankers Association.



D. H. Otis

Four lines of action to improve the business of farming stand out in the discussions that have occurred at a series of farmer-banker conferences now being held throughout the United States. They are collective marketing, diversified farming, the promotion of agricultural education and the use of the more economical bank credit rather than mercantile credit. At many points active steps to foster action along these lines have been taken.

The conferences were initiated by the Agricultural Commission of the American Bankers Association to the end that the condition of the man on the farm be improved. The first conference was held in conjunction with the Wisconsin College of Agriculture at Madison. An important point of contact for the work of the Commission was established at this meeting in the form of co-operation with the agricultural colleges.

In five other states—California, Washington, Oregon, Idaho, and Utah—it was agreed at subsequent conferences that bankers' agricultural committees would meet at the state agricultural colleges and, in co-operation with the college officials, work out a program that they would recommend to the banks.

The Texas Plan

It was at the Texas conference that it was developed that the officials of both the bankers' association and of the state college felt the big problem for that state was the establishment of a system of collective, orderly marketing. In order to bring this problem effectively before the farmers and the bankers it was agreed to hold a banker-farmer meeting in December. Efforts will be made to get from 200 to 250 bankers to attend, each banker to bring with him several representative farmers of his community. The program and demonstration will emphasize the need of meeting the marketing problem and point ways to a satisfactory solution.

At Athens, Georgia, the conference recommended that the State Bankers Association take steps to raise a fund for assisting deserving students to complete a college course in agriculture or home economics. This conference, recognizing the valuable work being done by county agricultural and home demonstration agents, also went on record as favoring the employment of agents in each county.

At the Raleigh, North Carolina, conference the pressing problem, in addition to loans for worthy students, was held to be encouragement of the farmer to practice greater crop diversification. The conferees felt that the first big step was to get farmers at least to produce sufficient vegetables, fruit, milk, meat and poultry to live on. Many farmers, it was brought out, now depend entirely on the cotton crop, and buy the products named for their own tables.

More Economical Credit

At the conference at Ithaca, N. Y., those participating felt that a better understanding between farmers and bankers would be beneficial to both. At present a large amount of the credit used by farmers is in the form of mercantile credit, which, it was pointed out, is much more expensive for them than bank credit. It was felt that a campaign of education is needed to acquaint farmers with banking facilities. The conference, therefore, recommended that the Agricultural Committee of the State Bankers Association, the agricultural college and representatives of the Farm Bureau and the State Grange get together for the purpose of working out programs and plans for further meetings to be held in the various counties of the state.

At a conference held at Amherst, Massachusetts, there were representatives from Vermont, New Hampshire, Massachusetts, Rhode Island and Connecticut. Emphasis was placed on the importance of the Boys' and Girls' Club work. The New England conference also felt that the importance of bank credit over mercantile credit should be stressed. A resolution was adopted and is being sent to agricultural committees in each State urging that they get in touch with their agricultural colleges and map out a program for educating the farmer in regard to the importance and the economy of bank credit over mercantile credit.

The emphasis on this resolution came not so much from the bankers present as it did from the representatives of the agricultural colleges and the farmers.

MORE LIGHT TO BE INSTALLED IN DARK DISTRICTS

Plans have been completed by City Manager Fred A. Rhodes and duly approved by the city council for better illumination of some of the streets in Ocean Beach.

It is officially announced that arc lights will be installed in the near future as follows:

Move light from Newport and Abbott streets to westerly end of Del Monte avenue.

Move light from Brighton and Abbott streets to Del Monte and Bacon streets.

Move Light from Voltaire and Abbott streets to Seaside and Green streets.

Time to get your outing flannel, folks, its getting chilly nights. All kinds of outings, white, fancy striped and checks, at 36-in. 25c; 27-in. flannel, reg. 25c, reduced to 20c at the O. B. DRY GOODS STORE

Stationery Supplies, Froide's, op. P.O

NOITCE TO CLASSES IN SMITH-HUGHES WORK

Domestic science, sewing, millinery Monday and Thursday.

Domestic science, Monday, 10 a. m. to 12; sewing, Monday, 1 to 5 p. m.

Domestic science Thursday, 10 a. m. to 12; millinery, Thursday 1 to 5 p. m.

"Readers" Reap Rich Rewards.

RALPH D. CRAPO NEW PROPRIETOR OF OCEAN BEACH CLEANERS

The old saying that "a new broom sweeps clean" is well exemplified in the rush of business being accorded the Ocean Beach Cleaning and Pressing establishment at 1928 Bacon street, where Ralph D. Crapo has recently assumed the proprietorship. The business was formerly conducted by C. H. Owen and former patronage is respectfully solicited.

Mr. Crapo is a progressive young man who firmly believes in giving personal service that serves and satisfies every customer. His phone call is Point Loma 30-J and prompt attention will be given to all orders for cleaning, pressing and dyeing. Goods will be called for and delivered by auto service and once a patron you'll continue so to your great delight.

Newstand, next to Postoffice *

DEAH OF MR. MOONEY

Michael J. Mooney, well known as a property owner in Ocean Beach and an old time resident of San Diego, is dead by shooting himself at his home during a fit of despondency last Tuesday through ill health, it is believed. He was a native of New York, 63 years of age, and is survived by his widow in San Diego and several relatives living in the north.

Classified Ads Get Quick Results.

MERRY-MAKING IN OLD MEXICO

PHARISAICAL FOLKS NOT AMONG THE BUNCH VISITING ENSENADA

A whooper-up laudation at Ensenada, Mexico, by a hundred or more "Wowling Wolves of the Fourth Estate" and a goodly number of auto dealers, city officials and jolly celebrants of the recognition of Mexico by Uncle Sam took place last Sunday, beginning with the break o'day and winding up 'round midnight.

Engineered by the energetic Neal Anderson, of the Evening Tribune, as chairman of the committee on arrangements, the entourage got off to a flying start, and were still going strong at the quarter, despite a brief hesitancy at the wet Tijuana jump, while the half way house was made in concerted record time and then the stretch to Ensenada was made in an orderly procession, with the exception of a few minor mishaps to the machinery of two or three participants.

A parade of pretty senoritas, marching soldiers, bands playing, flags flying and the general hurrah of Mexico's "4th of July" greeted the visitors from San Diego who were given the keys to the thriving town below the border. A typical barbecue was enjoyed in the early afternoon, with light wines and beer in generous quantity. An agreeable diversion of target practice was followed by horse racing, but a grand ball in the evening was regrettably missed because the "wowling wolves" were weaving and winding their waggly way homeward more or less weary from the overwhelming witcheries and waggeries of their wondelful welcome in Baja California. Huzza!

Expertly piloted by that popular "manipulator of the moveable alphabet," Harry C. Warner, in his big and breezy "Hup" boat, Ye Editor and Our Katherine, in company with Mrs. Warner and Harry, Jr., negotiated the trip in tip-top shape. All have added another adventurous day that will long linger in memory and it is worthy of special record that Junior Harry, just past his fifth year, should be awarded first prize for being the best behaved of the whole bunch from start to finish of the hullabaloo!

Kodak Finishing FROIDE'S op. P.O.*

Ocean Theatre

Manager Ray Ericsson has thrown the gear of fine films into high at the Ocean theater where capacity houses form the rule, even between seasons. The current attractions as duly listed in the regular display ad are way above par, and it is advisable to go early in order to get a choice seat. Good comedy is also featured on every bill.

The famous police dog, "Rin-Tin-Tin" will be featured in the wonderful picture "Where the North Begins," next Wednesday and Thursday with an all-star cast.

SIDEWALK PAVING NOTICES DULY POSTED IN OCEAN BEACH

City Manager Fred A. Rhodes in his official capacity as superintendent of streets, has had posted this week notices of improvement concerning the paving of sidewalks in this beach district.

All the gaps now unpaved have been duly posted on Voltaire, Bacon, Cable and De Foe streets and on Brighton, Cape May, Saratoga, Santa Monica, Narragansett, Santa Cruz, and Coronado avenues.

Full details are given on the posted notices and all persons having any objections are notified that they may appear before the city council on Wednesday, the first day of October next, and show cause why the proposed improvements should not be carried forth.

Rapid Transit

READY FOR WORK ON NEW FAST LINE TO THE BEACHES

With a lot of legal tangle and technicalities settled satisfactorily to all concerned, the San Diego Electric Railway company expects to proceed at an early date with the construction of the new fast line to the beaches.

Much material is being assembled and work will be marked RUSH when the first dirt begins to fly.

The tracks on Bacon street, through Ocean Beach and around to De Foe street, on Santa Cruz street, will remain, and operative plans are that cars on that line will go on to San Diego over the Mission Beach line just as care operating on the beach fast line to Mission Beach and on to La Jolla will give through service.

Motor bus service will be installed on Voltaire street from San Clemente street to Bacon street, connecting with street cars of the remaining Ocean Beach and proposed Mission Beach lines.

The cost of the Mission Beach-La Jolla line, together with reconstruction of the Point Loma-La Playa and Ocean Beach lines not now to be abandoned, was estimated as $1,400,000.

The company will also duly discontinue the Old Town line and the abandonment of tracks and substitutioon of busses all depends upon completion of the new fast line which must be constructed before any changes take place.

Kodak Films, FROIDE'S, opp. P.O.*

BILL BOOSTER SAYS



Newstand, next to Postoffice *

GOLDEN JUBILEE ORDER OF EASTERN STAR

SAN FRANCISCO, Sept. 18.—Twenty different committees are working out details to insure the comfort of more than 10,000 delegates and their friends who will be here October 16 to 19 to participate in the 15th annual convention of the Order of the Eastern Star.

As the coming annual state convention marks the jubilee of 50 years of the organization, special features are being arranged. The regular business sessions will be held in the Scottish Rite Hall on Van Ness avenue. Considerable business of state wide importance is to be transacted and officers will be elected for the coming year. Worthy Grand Matron Stella Morgan Linscott of Berkeley and Worthy Grand Patron Ernest Eugene Noon of Los Angeles are in San Francisco this week conferring with general chairman Mrs. D. E. F. Easton and other committee heads on the arrangements for the convention.

Classified Ads Get Quick Results.

THE PERIL OF EDISON-FORD'S MONEY SCHEME

Would Create More Paper Money Than Russia's Trillions But Add No Real Wealth.

SOME DANGEROUS FALLACIES

Would Remove Safe Restraint of Gold Basis and Open Way to Endless Issues of Paper Money.

How the United States would be swamped, under a greater volume of worthless paper money than has ruined Germany and Russia, by the Edison-Ford commodity currency plan is pointed out in the present article, concluding the reviews, prepared by the American Bankers Association, of the recent exposure of the folly of the whole scheme by William T. Foster, Director of the Pollack Foundation for Economic Research. Mr Foster says:

"'The supply of money,' says Mr. Ford, 'is inadequate. There is more wealth than there is money to move it.' He draws a vivid picture of 'the golden dam to the stream of prosperity.' From a hundred quarters comes the demand for the government to speed up the printing presses, in order to crush 'the money monopoly,' reduce interest rates, and make it easier for everybody to get money.

"Inflating the currency, however, though it enables people to get more units of currency, does not enable them to obtain more purchasing power, and it does not reduce interest rates. In all her history Germany never had so much money or as high interest rates as in 1922. Money, unlike other forms of wealth, is not easier to obtain simply because the total supply is increased. On the contrary, increasing the supply of money ordinarily increases the demand for money, and interest rates depend not on supply but on the relation between supply and demand.

A Dangerous Fallacy

"We are assured, however, that the Ford-Edison plan provides money for the farmer at virtually no expense to the government or to anyone else. All the government has to do is to print the money. What could be simpler? Here we come to the most dangerous fallacy in the whole project. It is dangerous because of the universal desire to get something for nothing.

"Here is the gist of the matter: Money will buy whatever is produced, not a particle more by any trick of alchemy, or legislation, or finance. The Russians, having multiplied their money 257,000 times, cannot buy as much with it as before. When we print more money there are no more goods for money to buy; not a single additional plow, or hat, or potato.

"Some of those who get the newly printed money can buy more goods than before; all other people can buy fewer goods than before, because their money has fallen off in purchasing power. Since there are no more plows, and hats, and potatoes, and so on, to distribute, if some people get more, others must get less.

"Inflation under the Edison plan is limited mainly because, on account of its indefensible discrimination, most groups of producers of goods and services are not allowed to particl pate. If all groups were included, as in fairness and in politics they would have to be eventually, the posibilities of inflation would be vast.

The Deadly Spiral

"The total income of the United States is now in excess of fifty billions of dollars. The total money in circulation, including bank deposits subject to check, is not far from twenty-five billions. It follows that the annual production, if used as a basis for new issues on the Edison plan, could at once greatly increase the volume of money in circulation. Every addition to the monetary supply would tend to raise prices. The higher prices became, the higher would be the loan value of a given volume of goods since the size of the loans is based on values and not volume. The greater, therefore, would be the volume of new money that could be issued on the basis of a given annual production. Prices would become still higher; and so on up an endless spiral.

"Even in Russia, where financial printing presses hold the world's record for volume, where new issues of two hundred trillions of rubles per month stagger the imagination, the people complain that 'there is not enough money to do business with.' Without the arbitrary restraint of the gold basis, and with Muscle Shoals inflationists, and sundry other kinds of inflationists constantly pressing their claims upon Congress, it is not at all certain that the United States, once well on the road to financial chaos, would in the end be outrun by Russia."

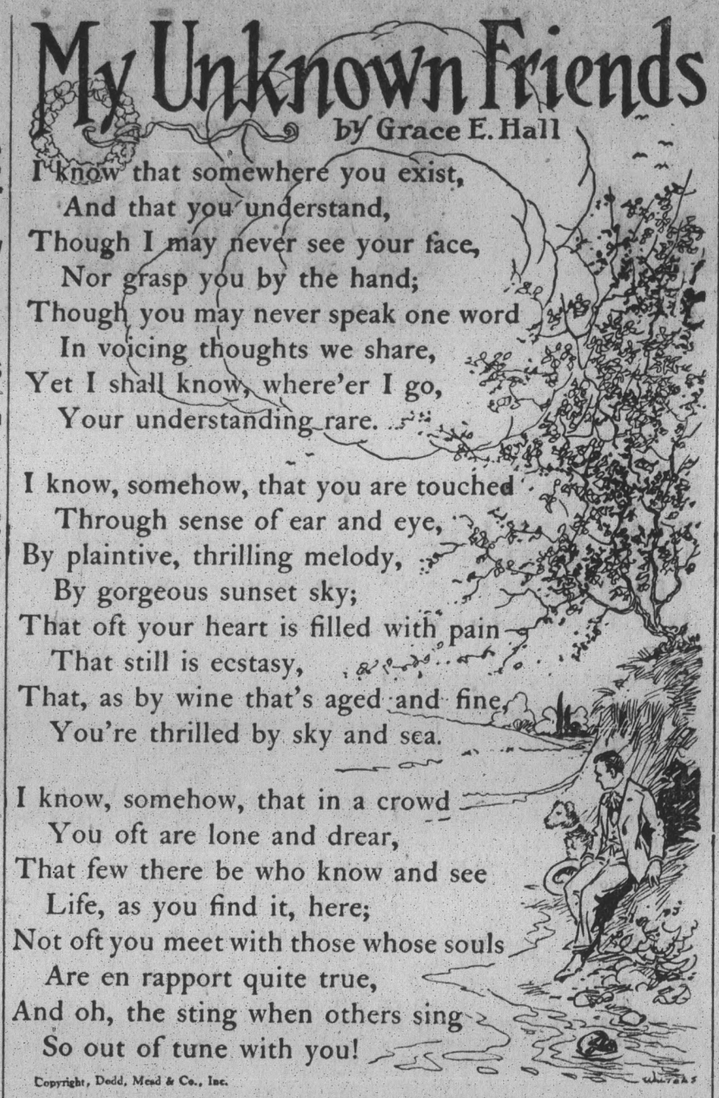
BANKS HELP CLUB WORK

Yakima County Banks in the State of Washington have loaned $8,670 to boy and girl club members. Yakima County has twenty-nine pig club members, twenty-four poultry club members and forty-three dairy club members. Dairy club members are all using pure-bred stock, local breeders and bankers co-operating with them to the fullest extent.

"Readers" Reap Rich Rewards.

My Unknown Friends

by Grace E. Hall



I know that somewhere you exist,
And that you understand,
Though I may never see your face,
Nor grasp you by the hand;
Though you may never speak one word
In voicing thoughts we share,
Yet I shall know, where'er I go,
Your understanding rare.

I know, somehow, that you are touched
Through sense of ear and eye,
By plaintive, thrilling melody,
By gorgeous sunset sky;
That oft your heart is filled with pain
That still is ecstasy,
That, as by wine that's aged and fine,
You're thrilled by sky and sea.

I know, somehow, that in a crowd
You oft are lone and drear,
That few there be who know and see
Life, as you find it, here;
Not oft you meet with those whose souls
Are en rapport quite true,
And oh, the sting when others sing
So out of tune with you!

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UNDER NEW MANAGEMENT

Ocean Beach Cleaners

R. D. CRAPO, PROP'R.

Cleaning, Dyeing, Pressing

1928 Bacon Street : Phone, Point Loma 30-J



Former Patronage Solicited—Satisfaction Guaranteed.

Health, Pleasure and Livableness All Year 'Round.

The FRANCES HOTEL and APARTMENTS

2221 ABBOTT STREET, OCEAN BEACH—One block from car line, on L. A. paved boulevard. Beautiful Bay and Ocean view, bathing, fishing, boating. Three garages.

FINE COMFORTABLY FURNISHED APARTMENTS

With Hot and Cold Water—Reasonable Rates by the day, week, month

PHONE POINT LOMA 39 MISS A. I. WATTERS, Proprietress

ROBERT J. WALSH

Realty and Notary Public

Residence, next to Postoffice — Open Evenings

Phone, Point Loma 289—J City Phone, 648-73

Main Office, 524 F Street, San Diego

INVESTMENTS

BRADSTREET rating A A-1. Shares at present, $15.00. Not assessable. No salaries, no debts, no taxes. Certificates of stock have five years of eight per cent coupons attached, payable monthly at any bank. Has never failed for thirteen years to pay 12 per cent on par value, and often an extra dividend at the nd of the year. This is no "wildcat" scheme! Better investigate it! I also have a large list of LOTS and HOUSES for sale. Also Insurance.

See D. C. CROSBY, at 4930 Muir Avenue, Ocean Beach.

OCEAN BEACH GARAGE

HENRY EULBERG, Proprietor

BEST EQUIPPED FOR SERVICE

AUTOMOBILE REPAIRING

Authorized FORD and CHEVROLET Service

4868 Newport Avenue PHONE POINT LOMA 77-W

Two Blocks East of Dance Pavilion

The Beach Is Growing BIGGER, BETTER AND BUSIER

L. RAUN-LINDE S. BJARNASON Resident of OCEAN BEACH

HOME FURNITURE CO.

For Economy Your Range should be a

GARLAND

oldest and best made

Designed to meet every demand

Saves 10% on Gas Bills

1240 Fifth Street San Diego

PHONE 632-18 CASH OR CREDIT

Hay, Grain
Wood, Coal
Poultry, Rabbit,
Bird Supplies and
Remedies
Baby Chicks
Esco Electric
Brooders
Seeds. Trucking

OCEAN BEACH Feed, Fuel, Paint and Express

EARL J. HAAS, Mgr.

1926 BACON STREET

Telephone: Point Loma 20-W

Sherwin-Williams
(Paints SWP),
Old Dutch Enamel
Marnot, Scarnot and
Rexpar Varnish
Floorlac
Brushes, Wall Paper
Roofing

LET YOUR LINEN LIVE LONG!

IF IT'S LAUNDRY WORK, WE DO IT!

POINT LOMA LAUNDRY

—Wet Wash, Rough Dry, Semi-Finish and Finish Work—

Once a Customer, Always a Customer.

LAUNDRY CALLED FOR AND DELIVERED.

Phone, Point Loma 378.

Are you a Beach booster as reflected by our advertising columns? A small business card costs you only six-bits a week. Big display at reasonable rates.

Our advertising columns form a public directory of the business at the Beaches. Is your business card among the missing?

It Pays to Advertise

Katherine's Kollum

By MRS. KIRK SMITH Phone, Point Loma 17.

WEAR YOUR OLD CLOTHES AT OLD TIME SOCIAL

The ladies of the Union Congregational church will give an old time cake and ice cream social next Friday evening, Sept. 28. There will be a good musical program. Everyone invited to come. Wear your old clothes and come prepared for a rollicking happy time.

Miss Anna Bohlman of 4960 Saratoga avenue left last Saturday to visit Los Angeles and Long Beach for an indefinite stay.

Mrs. C. J. Blohm of 4836 Del Monte avenue is seriously ill and was taken to the hospital last Sunday. Her many friends are quite alarmed over her grave condition.

Mrs. R. D. Crapo, wife of the new proprietor of the Ocean Beach cleaners, arrived from Pasadena last Monday.

Mr. and Mrs. Cliff H. Owen and babies left last Monday for a two weeks automobile tour through California.

The talent workers of Ocean Beach will hold their first meeting after their summer vacation next Wednesday, Sept. 26, with their president, Mrs. John Moffet on Niagara avenue.

Mrs. Olive Hawkins and son, Donald, of 5079 Saratoga avenue, returned to the beach last Saturday after a two months visit with Mrs. Hawkins' mother in Kansas.

Miss Sarah E. Leonard of Marshfield Hills, Mass., was the hostess at a bridge tea given at 4961 Newport avenue on Wednesday afternoon of last week.

Lloyd B. Clarke, youngest son of Mr. and Mrs. John Clarke of 4761 Niagara avenue, who had quite a serious operation last week, is doing nicely now.

Mr. and Mrs. George Clarke and baby of El Paso, Texas, arrived last Sunday and expect to remain indefinitely. They are the son and daughter-in-law of Mr. and Mrs. Clarke of Niagara avenue.

Birthday Cards, Froide's, op. P. O.*

HEALTH, PLEASURE AND "LIVABLENESS" HERE

Miss A. I. Watters, who has been meeting with marked success since securing the proprietorship of the Frances Hotel and Apartments, wants everybody to know about Ocean Beach being an all year 'round resort for health pleasure and "livableness" and that the Frances Hotel is well equipped to meet all such desirable conditions.

With the new fast car line to the beaches sn asaured fact, the Frances is splendidly situated in the way of being conveniently located to the main transfer station on the "point." Miss Watters is delightfully aware of the many advantages to be afforded by rapid transit and is arranging plans of her excellent hostelry accordingly.

Robert Dean, convicted of robbing the State theatre at Oakland last January of $5,000, and escaped from jail while his appeal was pending, was arrested at Stockton.

Manuel T. Freitas, vice consul general of Portugal, president of the Bank of San Rafael and a director of the Bank of Italy, died unexpectedly of apoplexy at Santa Cruz.

Oil field operations reported to State Oil and Gas Supervisor R. E. Collom during the week, show seventeen new wells started. The total new wells this year is 996.

The Knights of Columbus have announced a Fashion Show, to be held under the order's auspices on the lawns of the Dominican Convent, San Rafael, Sunday afternoon, October 21.

A lone bandit held up and robbed W. S. Hart, Sacramento restaurant man, of $3,000 in cash while the lunch room was crowded with customers, unconscious of the robbery. He escaped.

The four children of J. R. Master, will receive $5,000 which was carried by him on his wife, who he murdered. Master was convicted at Santa Cruz and is serving a life sentence in San Quentin.

SUBSCRIBE NOW

FRANCES HOTEL GUESTS

The following guests have been registered recently at the Frances Hotel and Apartments: H. L. More, Los Angeles. Mr. and Mrs. L. M. Thompson, D. C. Bransley, Imperial Valley; C. B. Bricom and wife, Los Angeles; Mrs. Joseph Ross Stewart, and son, Donald R. Stewart, Los Angeles; C. H. Gessler, Mr. and Mrs. Yaffe, Freda Yaffe, William Yaffe, Mr. John Cromer and wife, Los Angeles; Claude Allen, wife and son, J. H. Allen, wife and son, Mr. and Mrs. O. E. Brewster, Long Beach.

William Rocash, bookkeeper at the O. B. Lumber Co., moved last Tuesday in the newly built bungalow of R. W. Lennon on Muir avenue.

Ed Barthell of 5019 Newport avenue, arrived home last Saturday from Los Angeles for a two weeks vacation. Mr. Barthell is a well known cement contractor.

The regular meeting of the W. C. T. U. was held at the Baptist church last Wednesday at 2:30 p. m. Mrs. Bishop, county president, attended the meeting.

Mrs. Melvin A. Hovarter, of Chicago, is visiting this week at the home of Dr. and Mrs. H. F. McCoy, of 4714 Santa Cruz avenue.

Mrs. Ella Martin, of Colorado Springs, mother of W. H. Martin, of Santa Monica avenue, arrived last Monday to stay here indefinitely.

PURE FRESH DRUGS WITH SPLENDID SERVICE AT O. B. PHARMACY

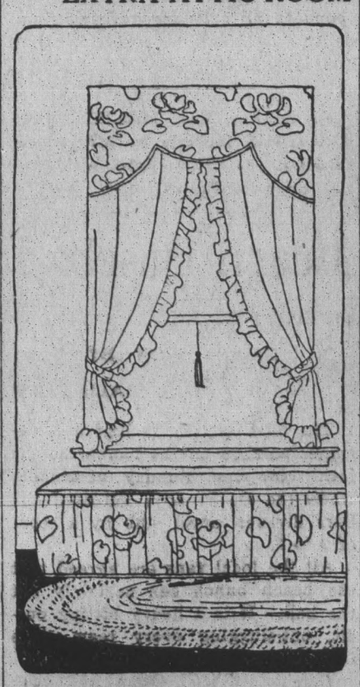
Residents of the beach and bay districts of San Diego are elated over the new policy of modern service adopted by F. H. Kraft upon his recent purchase of the proprietorship of the Ocean Beach Pharmacy, corner of Bacon street and Newport avenue.

By phoning Point Loma 70-J the service of an up-to-date drug store is as near to you as your phone. Quality and accuracy are the watchwords of the prescription department, a complete stock of fresh drugs and standard pharmaceuticals being recently received.

Druggist Kraft also carries a large line of sundries, with a fine assortment of rubber goods, kodak supplies, toilet articles, electrical supplies, candies, cigars; cigarettes, magazines and newspapers—all at city prices.

The newly renovated drug store looks bright and cheerful and is a mighty good place to "get acquainted."

ADD CHEER TO THE EXTRA ATTIC ROOM



An extra room in the attic, which is used for a sewing room and occasionally for a sleeping room, was made ever so cheerful by a happy combination of ruffled curtains with a cretonne valance and tie-backs. A gray cretonne printed with large roses is used and the skirt box under this window is covered with plain gray combined with the flowered material. Gray braided rugs are used on the floor and several cast-off chairs from the living room with slip covers of cretonne give a homey look.

LOS ANGELES — Special correspondent, MRS. ELLA SNEL, 415 West 37th street, Los Angeles, Calif.

FIRE! FIRE!! FIRE!!!

In the event of fire or any emergency requiring the services of the Ocean Beach Fire Department

Phone 622-44

POLICE! POLICE!!

The Police Station is located on Abbott street, the foot of Santa Monica avenue, and the phone number is

Point Loma 4.

POSTOFFICE SCHEDULE

(H. K. Rankin, Postmaster)

Mail arrives 10 a. m., departs 11 a. m.; arrives at 4 p. m., departs at 4:30 p. m. Mail closes fifteen minutes before departure. General delivery open 8 a. m. to 6 p. m., except on Sundays and legal holidays.

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Beautiful Cement Bungalows, four rooms with bath, completely furnished $45 to $50 and Up Per Month. Fireproof Garages

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Phone: Point Loma 152-J

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Ocean Beach California

MERRY-GO-ROUND

FARE 5c—EVERYBODY

O. F. DAVIS & SON, Proprietors

phone Point Loma 65-J to have tables reserved

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"THE GO-GETTER"
With
T. ROY BARNES and
SEENA OWEN
Admission 15c and 20c

COMING SUNDAY
DOROTHY DALTON
—in—
"THE LAW OF THE LAWLESS"
Admission 15 and 20 Cents

SPECIAL
Wednesday and Thursday
"WHERE THE NORTH BEGINS"
With
RIN-TIN-TIN, THE FAMOUS POLICE DOG
AND ALL-STAR CAST
Admission 20c and 30c

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Come early—doors open at 7:15

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Two Blocks South from O. B. Car Ter.
Every Apartment Gives Hill and Ocean Exposure. Complete Equipment Included in Rates.

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Regular Business Meeting Every First and Third Monday.
F. B. HARRISON, Secretary.
★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

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CALIFORNIA NEWS BRIEFS

Assignment of pastors to churches throughout the state concluded the annual state conference of the United Brethern churches at Selma. Assignments were: Memorial, Otterbein Rev. J. B. Kirsch; Chico, Rev. R. N Zuck; Durham, E. Loeffel; Stockton Rev. L. S. Woodruff; Esparto, Rev. L Hammond; Live Oak, Rev. M. C. Pasley; Selma, Rev. Everett Johnson; Gridley, Rev. H. H. Haller; Long Beach, Rev. V. W. Overton; Kerman Rev. C. A. Baldwin; Los Angeles First, Second, Third and Palms, Revs H. C. Shaffer, S. E. Shull, W. H Blackburn and J. Sherrill respectively; Oakland, Rev. M. C. Lutz; Riverdale, Rev. R. W. Harlow; Riverside Rev. L. L. Eplay; Sacramento, Rev G. H. Smith; San Diego, Rev O. P. Harnish; Santa Ana, Rev. L Harter; Whittier, Rev. T. W. Ringland. Rev. J. L. Parks of Santa Ana was elected state superintendent; Rev. L. Harter, Santa Ana, secretary; and Prof. Mark Keppel of Los Angeles treasurer.

The sixty-ninth annual state fair was unquestionably the most complete fair of its kind ever held in California, presenting more in the way of educational and instructive exhibits and entertainment of a high class. Included in the general expression of enthusiasm over the fair was a promise of better things to come next year, with all members of the State Fair Exhibitors' association and the directors of the fair acting in accord for general improvements which are needed to provide more comforts for both the exhibitors and the attending public.

Slaughter of 5,500 head of cattle back in the Sierras, thirty miles from Cascade, is one of the final moves in the preparation of winter food supplies for an army of 2,000 men who next month will be snowed in for seven months. The total crews aggregated 4,800 men, and 450,000 meals are served. These men are in four camps of the Edison Big Creek-San Joaquin Power project drilling out a thirteen-mile tunnel through solid granite from what will be known as Florence Lake Reservoir to Huntington Lake.

The California Peach and Fig Growers have called upon their 8,500 members to take part in a campaign to secure 90 per cent of the dried peach and fig acreage of the state. The farm bureaus of many counties are being enlisted in the drive and a careful check with an endeavor to sign up all acreage oustide the association has started.

Investigations under the direction of W. P. Duruz, associate in pomology, looking to the control of peach blight (shot-hole fungus) have been initiated by the pomology division at the University Farm, Davis. During the past year this disease caused extensive loss in many of the deciduous fruit growing districts of the state.

The Erie Railroad has announced its concurrence in settlement of freight claims arising during the period from July 1 to December 31, 1922, amounting to five or six million dollars, presented to the Erie Railroad by growers and shippers from the various fruit industries of the state.

That California, third largest sheep producing state is rapidly recovering from the tremendous drop in prices of three years ago, is the assertion of one high in the ranks of the wool growers' association. California sheepmen are growing confident in the stability of the industry, he says.

Word from Omaha says that Earl Wilson, former paying teller of the Bank of Sausalito, is under arrest for alleged apartment house robberies. Wilson and two companions pleaded guilty of similar crimes in San Francisco last May and the three were given 5-year probation sentences.

A pint bottle containing a note dated at Waikiki Beach, Hawaii, Jan. 1, 1909, was picked up on the beach at Hueneme by C. D. Prescott. The note was signed by a Toledo, Ia., man and requests the finder to notify him, in the interests of the American Society of Aquatic Research.

The first "personally conducted" train load of grapes ever to leave the state was made up of Zinfandel grapes from the Ontario-Cucamonga district and was accompanied by an observation car carrying ten men—one observer for each car of grapes.

Police judges in San Jose have adopted a schedule of minimum fines which they announce will be assessed on motorists convicted of speeding within the city limits, ranging from $10 for a speed of 20 to 25 miles an hour to $50 for 45 to 50 miles an hour.

Inauguration of Dr. W. W. Campbell as president of the University of California, will be held Thursday, October 11. President Campbell has been officially the head of the university since he succeeded Dr. David P. Barrows, who resigned July 1.

An opinion handed down in the Third District Court of Appeals ruled that county prohibition ordinances which provide the same punishment for an offense as is provided under the Wright act conflict with the state law, and the provisions constituting a duplication are void.

The "House of David" baseball team, famous because its members never cut their hair, due to their religious beliefs, is coming to California from Benton Harbor, Mich. The team will tour the state from October 13 to November 18, and wants a series of games.

Classified Ads Get Quick Results.

Nature and Man

(By Donald Cameron)

Just as particles of dust floating around in space, each containing contending forces, come together to part, causing friction and electricity sparks, so nature, the great architect of the universe, stirs the elements, moisture, air, heat, to scatter the fragments as fuel to the existing fires. Everything in life is a fire burning in a small or great degree. So nature, the architect, disturbs the dorment sparks to shape the skeleton of invisible frame far beyond our ken.

Space is unlimited; time is forever. Just so the elements in the beginning worked on mother earth the mineral. (The man miner) to produce vegetation and clothe himself with verdue to be more attractive to nature, the father, so the great work continues.

The hills and mountains are pastures, storehouses, growing vegetation to be carried down by the rivers and creeks spread out in the valleys—soil prepared and enriched to produce food for future generations.

Now, if we can forget for a few brief moments our poor mundane affairs in the contemplation of all that is grand and soul-stirring in nature, our guide philosopher and friend, leading us on from mineral to vegetable to animal to man to light—through science. And God is light. Always the spark ahead, something apart. As Adam and Eve represented the seed of the tree of life, so man became nature's apprentice, taking from nature secrets so that he might live. (His first idea) what a great gift is life given to man to make or mar.

Nature is not selfish, so man to be a true gardener, takes from nature to help nature. As woman tempted man away from his work in th garden to build, so Cain represents the desending axis taking food from the soil. At the same time he killed the true religion nature. Able represents the first dead leaf falling to the ground to later spring up as Seth, the invisible guide. And so nature prepares the mind of man through science to be eventually tempted back by the woman to work in the garden.

Just as light, through science, is let in through the open door by the gardener (secrets handed down) in preparing the soil, training and pruning the tree to keep it balanced to produce in season.

The miner supplies the liquid to carry it on and distribute the life giving food so we get too much light, science and get drawn away from the roots (unbalanced). Science at the roots has to be balanced with science at top. The house has to correspond with the garden. The mind with the material. The doctor gives a lotion to dissolve the clotted blood in the patient. So nature dissolves the clotted liquid in the tree of life through education.

The spirit never dies. It is the spark that falls in the seed. The dead leaves are the material. The surplus money of society is liquid to flow up through the roots added to the supply from the miner. And so money and debts are the red and white corpusles in the life of a nation. Ambition to overcome today is the flaring up of dying embers in nations. The leading spirit has vanished to other parts—nature's system.

As the cowboy rests in the shadow of the everlasting hills his faithful horse by his side trained to be biddable to his wishes without breaking is spirit. He realizes there is knowledge and learning kindness and guidance to be had from nature by study in a natural way that children in cities can never gain. They experience a thrill of pleasurable emotion watching the pictures visionary but not reality.

DONALD CAMERON.

"BUNNY" MURRAY GETTING BETTER

The many friends of C. E. Murray, editor-publisher of the East San Diego News, will be glad to hear that he is up and about a bit, gradually recovering from a nervous breakdown. "Bunny," as he is jolly well-known to his familiars, was called suddenly to the middle west recently on account of the death of his father and was stricken on his return with the illness that has confined him to his home for about three weeks. Meanwhile, his wonderful helpmate, Mrs. Mae Murray, has been attending to the arduous duties of publishing her husband's popular paper, and congratulations are extended upon the pronounced success of her journalistic efforts.

THE BEACH NEWS

AN INDEPENDENT PAPER
Promoting the Progress of the Beach Sections of San Diego and the Entire Point Loma Peninsula
PUBLISHED EVERY FRIDAY
4829 Saratoga Avenue, Ocean Beach, California
Phone Point Loma 17

KIRK SMITH Editor-Owner
KATHERINE SMITH Sec'y.-Treas.

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"Entered as second-class matter December 1, 1922, at the Postoffice at Ocean Beach, California under the Act of March 3, 1879."

FRIDAY, Sept. 21, 1923

News contributors and advertising patrons will please take notice that the forms of The Beach News close at noon every Thursday and will greatly oblige by submitting their favors accordingly. Write on one side of the paper only.

DISCUSSIONS OF THE HOUR

THIS COLUMN OPEN TO ALL ON ANY SUBJECT

Community Forum

This Forum is open to our readers for the expression of opinions and criticisms, whether favorable or unfavorable, on any and all subjects and questions affecting the Beach communities. The views herein expressed are not necessarily our views. We do not ask you to agree with them or with us. We will publish as many reasonable letters each week as space will permit. Please write on one side of the paper only; and sign all communications, not obligatory for publication, unless so requested, but as an evidence of good faith.

THE EDITOR.

RAPID TRANSIT AND PAVING

Editor The Beach News:

In the "Tribune" of September 13th is a report of the hearing before the Railway Commission, re the Ocean Beach trolly line, which says, "The line from Rosecrans street to Bacon street (about two miles) is to be abandoned, and a bus line installed from San Clemente street, (this is about half way from Roseville to Bacon) to Bacon street, to connect with the trolly cars on Bacon street, to go to the city via the Mission Beach line.

"This would compel people living near San Clemente street to go northwest a mile to get on the trolly. Why not have the bus line run from Bacon street to Roseville Junction, where people could connect with the trolly cars from La Playa for the city, and save all that time. This would also serve the people of Chatsworth and vicinity, which by this report in the Tribune leaves them out altogether.

Now, if this "bus line" should run from Roseville Junction to Ocean Beach via Voltaire street to Abbott street, to Newport avenue to De Foe street, thence northeast to Voltair and back to Roseville Junction, it would be a fairly good substitute for the present service.

While on this subject, what about Voltaire street? It is said that the Spreckels company OWNS the center of this street. If they take up the rails here, will they give a deed to the city so the center can be paved?

Also there is a move being made here to pave Bacon street. Before this is done the trolly rails should be moved to the center of the street, so teams driving north could meet and pass the cars. There may be some objections to paving Bacon street until this is done.

ZENAS.

Picture Frames, Froide's, opp. P.O.*

YOU GOTTA KEEP RIGHT ON

One step won't take you very far,
You've got to keep on walking;
One word won't tell folks who you are,
You've got to keep on talking;
One inch won't make you very tall,
You've got to keep on growing;
One little AD won't do it all,
You've got to keep them going.

Please mention The Beach News in your dealings with the patrons of our advertising columns.

It's Not Far to a FABER Store
The Little Cash Grocery Faber's Cash & Carry No. 3
5021 Newport Ave. Pt. Loma 129 2119 Bacon St. Phone Pt Loma 248
BEST GROCERIES
Anything and everything you might need for your table can be found at Reasonable Prices
FABER'S GROCERY STORES
Where Reputation Counts
Most Inviting Assortment of Canned Goods, Choice Meats, Groceries and Vegetables, Always Fresh, Clean and Wholesome
We DELIVER FREE All Orders Over $5.00
It's Not Far to a FABER Store

LET US SAVE YOU TIME AND MONEY
We are as close to you as your phone—Call Point Loma 70-J
When you visit your doctor in the city, have him phone us your PRESCRIPTION. We will have it ready for you and deliver it at your residence. No need waiting in town until it is filled, thereby missing cars and spending money needlessly.
We have received a fresh line of DRUGS and guarantee the purity, quality and accuracy of everything used in our Prescription Department. WE MEET CITY PRICES.
OCEAN BEACH PHARMACY
Corner Bacon and Newport Ave. F. H. KRAFT, Prop.

SATURDAY SPECIAL
School Children Only
This "Ad." and 25 cts. Entitles Bearer to
1 doz. Stamp PHOTOS, 1 Lead PENCIL and 1 Pencil TABLET at
FROIDE'S Foto Finishing Co.
Newport Avenue Opp. Postoffice Ocean Beach

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ONLY A DIME A LINE
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FOR SALE—New oak buffet (bevel glass) $20, cost $42.50; oak tea wagon, $15, cost $29.50; 30-in. round-top fiber table, $10, cost $24.50. 5017 Newport Ave.

FOR RENT — 3-room furnished house, 4953 Saratoga Avenue.

LOST—At Ocean Beach, brown velvet bag containing Camera Lens. Reward $10, phone Pt. Loma 17 or call 1729 I St., upstairs, rear, San Diego.

LOST—Silver cup, bet. 2090 Cable St., and Faber's Store No. 1, valued as keepsake. Return to 2090 Cable St., Reward.

LOST—Light gray Persian kitten. Reward if returned to 5058 Lotus St.

WANTED—Hand laundry to be done at my home; clean and sanitary. Phone Point Loma 259-J.

FOR SALE—Five months old R. I. R.; also non-setting R. I. R. and 2 Persian pedigreed kittens; 2185 Froude St. Phone, Point Loma 358-J.

FOR SALE—4-burner gas stove, practically new; also vacuum cleaner, reasonable; 5059 Point Loma Blvd. Phone Point Loma 41.

FOR SALE---GUAVAS, extra large and very deilcioua. Mrs. FEWKES, 4604 Pescadero avenue, Ocean Beach.

LIVE WIRES are wanted for a good paying proposition, requiring energy and persuasiveness. Phone Pt. Loma 17.

WANTED—Girls and boys to secure subscriptions, special territory. Big commission, 4829 Saratoga Ave.

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Ocean Beach, California

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Church News

CHRISTIAN SCIENCE SOCIETY
1965 Abbott Street, Ocean Beach

Services are held as follows:
Sunday morning at 11 o'clock.
Sunday School, 9:45 a. m.
Wednesday evening at 8 o'clock.

FIRST BAPTIST CHURCH OF OCEAN BEACH
DeFoe Street at Santa Monica Ave-

Sunday—Worship and preaching at 11 a. m. and 7:30 p. m. Bible school at 9:45 a. m. Young People's Union at 6:30 p. m.

Wednesday — Mid-week meeting for praise, prayer and conference at 7:30 p. m. All are invited to these meetings.

UNION CONGREGATIONAL CHURCH
Rev. Frederic J. Stoetzel, Pastor

Church school at 9:45.
Morning worship at 11.

CATHOLIC CHURCH
(Corner Defoe Street and Santa Monica Avenue)
Pastor: Rev. Declan E. Foley.

Sundays—Morning service, 8:30; Evening service, 7:30; Sunday school, 9:30 a. m.

Week Days—Service at 8:00 a. m.

At Roseville, Sundays—Service at 10:30 a. m.; Sunday school 11:30 a. m.

TRINITY MISSION EPISCOPAL
REV. ARTHUR C. DODD, IN CHARGE

Sunday school at 9:45 a. m.
Morning service at 11.
Sunday school and morning service held at 5006 Niagara avenue.

Ocean Beach Bakery
1877 Bacon Street
Phone your orders in early for FREE DELIVERY
Rolls, Bread, Pies, Pastries
Fresh Daily
Phone - - Pt. Loma 72-W

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Now Located at
533 B Street, bet. 5th and 6th
Opp. Commonwealth Bldg., S. D.
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You can get the address or phone number of your local merchant right now in our ad columns.

THE ETHICAL SERVICE BUSINESS RENDERS

BY J. H. PUELICHER

President of the American Bankers Association



J. H. Puelicher

I sometimes think we lay too much stress on the technical efficiency of our business instrumentalities and too little on their moral services.

Is it enough to say to our radical opponents of the present capitalistic order that it effectively feeds and clothes and houses and furnishes us with physical comforts and pleasures and therefore it is good? That is not enough. They can rightfully tell us that, even though a system may minister to our physical well-being, if it stunts us morally, if it does not positively make us better ethically, it is an inadequate system.

The general answer to this assertion is obvious. The very fact that our industry, commerce and finance serve us so amply with the materials and means for physical well-being gives us the opportunity to build and support our churches, to foster the arts, to develop our great educational system,—to be kind to one another.

But need we deal in generalities? Do we not find in the direct effect of our business upon the individual much to improve his ethical standards? To toughen his moral fiber? Is it not good for the personal character of the race to do business as we are now doing it?

Let us take the business of banking, for example. Is it a mere mechanism or is it a vital moral force? Does it do more than, by facilitating production, raise the physical standard of living, or is there anything inherent in the manner and methods of banking that raises the moral standard of living as well?

Nine-tenths of our business is done by means of credit. The great bulk of that credit is obtained from the banks. It is obtained from the banks because men have character,—because they are honest, because they keep faith,—because they can be trusted.

If they did not have these qualities they could not do business with credit, they could not do business at the banks. We say banks deal in credit. That is but a way of saying they deal in honor and honesty. They build the business structure with the faith of man in man.

The part banking plays in our business life is growing. That means that the faith of men in each other is growing. The more men who come to the banks with characters that entitle them to credit,—the more men who realize that to gain credit at the banks, they must possess themselves with characters that win them unquestioned trust, the higher becomes the ethical standards of the nation.

Is not this a great moral service that banking renders? It is a greater justification for our present financial system than even its wonderful efficiency in providing us with the material things of life. No greater service could be rendered the nation.

AMERICA'S NEW PLACE

Many Americans fancy that, because labor is well employed and our industries have been reporting substantial earnings and improvement over the depression period, normalcy has been restored. The truth is, what we must consider normal in the future will be an entirely different thing from what was considered normal prior to the war. One reason is, our new place in the world as the leading creditor nation. That change is a permanent one. We are not going to return to the old position of debtor nation. Bankers in the agricultural communities have come to the conclusion that we cannot afford to maintain an attitude of isolation and that opinion is not a personal one. The men I have talked with are voicing the ideas of the people with whom they have daily business contact.

A great many politico-economists have warned against America's entrance into the European situation, asserting that our foreign trade makes up less than 20 per cent of our production, and therefore is too small an item to be vital or to risk our investment in. They forget, and most people who have listened to them forget, that the unimportant 20 per cent is the difference between full employment of our industries and labor and much unemployment and business depression. If a manufacturing enterprise is running at 90 per cent of capacity, it may be making a fairly good showing of earnings, but it is not running at normal and is not earning the margin which it should earn in order to be fully prosperous. It appears obvious that we shall have to build up foreign investments in this country. But it will be necessary to go slowly in the matter of foreign investments. There must be assurance that whatever we loan will be used for productive purposes.—William E. Knox, Second Vice-President, American Bankers Association.

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The MISSION BEACH

$2,000,000.00 DEVELOPMENT

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Phone Pt. Loma 152-J

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Maine Garage
Newport Avenue Ocean Beach, Calif.
STORAGE and REPAIRS
Phone: Point Loma 382

Phone Point Loma 49
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Lumber, Cement, Roofing Paper,
Paints, Hardware and Household Supplies
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"GARDEN OF EDEN"
Dancing Every Night and Sunday Afternoon--Except Monday
GOOD MUSIC! — Open All the Year — GOOD FLOOR!

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Previous Patronage Respectfully Solicited
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Residence, Ocean Beach
Phone, Point Loma 311-J
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THE BEACH NEWS

has a Larger Circulation in the Beach and Bay districts than ALL the San Diego papers combined --- and BOOSTS for these great communities the whole year 'round!

Don't "hide your light under a bushel measure." A business card at small cost in our advertising columns will tell the world and your neighbors that you're alive!

Kindly mention **The Beach News**

The job printing department of the **Beach News** does **NOT** make any charge for estimating on printing of any description and your orders would be appreciated. Phone Point Loma 17.

MICKIE SAYS—



Souvenir Cards, FROIDE'S, op. P.O.*

'ROUND THE STATE

Richmond gets the next state convention of Lions.

Pavement through the city of Banning and easterly to Indio has been opened to traffic.

The first week of the deer season marked the largest killing in a like period ever known.

Burglars ransacked the home of Dave Carr at Pomona and stole articles of jewelry and clothing.

The asphalt east from the East High Line canal, El Centro to Yuma, is open for about sixteen miles.

Judge William Summers fined himself $5 for traffic violation at a regular session of his court in South Gate.

Senator Johnson will be in Sacramento, September 20, to talk at a joint meeting of four luncheon clubs of the city.

Seventy per cent of the 610 forest fires started in the Angeles National reserve up to August 20 were "man-caused."

The first unit of the California Soldier Widow's Home at Sawtelle will be ready for occupancy by Christmas.

George L. Center, 78, former San Francisco supervisor and candidate for mayor in 1910, died at his home in Belmont.

The Bank of Italy purchased $250,000 worth of Los Gatos school bonds issued for the erection of a high school building.

A movement was started for the establishment of a Berkeley-San Francisco passenger and automobile carrying ferry line.

Matthew Franklin, a Sawtelle resident for thirty years and a veteran of the 1897 New York infantry, died at the Soldiers' Home there.

Tentative construction plans have been drafted for a large modern hotel at Hanford, where $190,000 for a municipal auditorium were recently voted.

"The fete of the sun," a spectacular pageant conceived by Coronadans was staged at San Diego through the solar eclipse. 500 persons participated.

A deed involving $50,000 for land in the Tulare Lake country transfered a section of grain land from eastern owners to George Cutler of Corcoran.

Over 72,000 acres of government land and 34,000 acres of private lands within and adjacent federal forest reserves in California have been burned this year.

Marshal Ferdinand Christensen shot and seriously wounded two bandits near Lodi after they held up twelve men on a Southern Pacific freight train.

Harvey Dakin, 80 years old, who served as an officer in the Twelfth Michigan Infantry during the Civil war, and Mrs. Eura Starkey, 76, were wed at Riverside.

SUBSCRIBE NOW!

WORLD'S GREATEST BANKING SYSTEM

By CRAIG B. HAZLEWOOD

President Association of Reserve City Bankers



C. B. Hazlewood

Conceived in the spirit of common good, for the best interests of government, banks and public alike, based on broad and correct principles relating to the nation's currency and credit, the Federal Reserve System represents the greatest piece of economic legislation enacted by an American Congress. The System's record of achievement through a world war, an inflation period of dizzy heights, and months of serious and costly liquidation. It is a matter of greatest importance that very earnest and patriotic thought be given to the two questions: How far has the system succeeded, and in what particulars has it failed, to give our country as strong and as useful a financial system as human mind can devise?

The hope and expectation of those who framed the Federal Reserve Act that the machinery set-up for the origination, distribution and automatic retirement of currency issue, which should be entirely responsive to the needs of trade and the varying conditions of business, have been wonderfully well realized. Every possible effort must be exerted to preserve the Federal Reserve System from political alliance and to keep its powerful influence entirely devoted to the building up of the greatest banking system in the world.

The first bank of the United States was established in 1791 and failed to obtain a renewal of its charter in 1811, the opponents charging that the bank was a "money trust" controlled by foreigners, a tool in the hands of the Federalists, and that the act chartering the bank was unconstitutional. Note the use of the words "money trust." We have the idea that this is a modern term. The suspicions which animate the demagogue today have not changed in a century.

The second bank of the United States was chartered in 1816 and failed to obtain a renewal of its charter in 1831, the reasons being a widespread belief that the bank was unconstitutional, the hostility of the states, the opposition of the state banks, the rise of democracy, and the envy and hatred which the poor always feel toward the rich.

Both banks functioned well and accomplished much for the country during crucial times. The downfall of both was caused simply and solely by attempts to place the determination of banking policies in the hands of political authorities.

The delicate handling of currency and credit, to the high end that the best interests of all may be served with special privilege to none, cannot be left to others than those who are competent through proven judgment and experience. The danger of politics in the Federal Reserve System is a real one; upon us is placed the grave responsibility of forever keeping the great system clean.

MAKING CAPITALISTS OUT OF WORKMEN

Festus J. Wade Says Anarchy Disappears With the Development of Thrift.

When the savings pass-book comes into a man's life to stay the red flag goes out. What the country needs is to bring about a condition whereby the man who works with his hands shall take the same interest in his affairs as the capitalist does in his. Probably the best way to do this would be to turn the workman into a capitalist. And this is exactly what he becomes when he saves his money and builds up a reserve fund. He remains a capitalist as long as he holds on to that money. The satisfaction of seeing his money reserve mount up will discourage the waster to take a layoff now and then. It will encourage him to work a full six-day week and thereby increase the labor hours applied to production.

The American people can solve any problem they set themselves to. We provided for a sound currency when the greenbackers and inflationists were routed and the gold basis established. The Federal Reserve Bank was established and solved a problem for which most people thought there was no solution. A number of years ago, when there was a crisis or when a bank failed, we all used to shut up our vaults tight and let nothing get out. Instead of bettering conditions we made them worse. Now if failures occur few people, except those directly interested, are disturbed.

Perhaps the most important problem of all right now is to do away with labor waste. It never can be done by preaching, by agitatian or by force. It can be done by selling the workman on the idea of becoming a capitalist. This can be brought about by the right kind of bank advertising. Who is there to say that an advertising dollar bringing about this result would not be a constructive dollar?—Festus J. Wade.

"It's not far to a Faber store."

MISSION BEACH CAR LINE
TIME SCHEDULE NO. 15
(In effect July 1, 1923).

Lv. S.D.	Lv. O. B.	Lv. M. B.
6:45 a.m.	7:20 a.m.	7:00 a.m.
7:30	8:05	7:45
9:45	10:20	10:15
10:30	11:05	10:55
11:15	11:30	11:40
12:00 noon	12:35 p.m.	12:25 p.m.
12:45 p.m.	1:20 p.m.	1.10 p.m.
1:30	2:05	1:55
2:15	2:50	2:40
3:00	3:35	3.25
4:07	4:50	4:40
4:52	5:35	5:25
5:37	6:20	6:10
6:22	7:05	6:55

(Subject to change without notice)

Arrangements will be made for special night car service, any day of the week, for parties, by notifying office at Mission Beach Tent City.

OCEAN BEACH
BAIT HOUSE
Phone Point Loma, 6
JACK NEUMONT, Prop.
Fresh Bait of All Kinds
Fishing Tackle, Boats to Let
CIGARS, TOBACCO, SOFT DRINKS

Harry's Place
Cor. Bacon St. and Newport Ave.
SPLENDID CUISINE
SATISFACTORY SERVICE
Tables Reserved For Ladies
Candies Cigars and Cigarettes

Mister Advertiser:

It's a highly delightful fact that **The Beach News** has become a real household necessity every week-end in the homes of all the progressive people living in

OCEAN BEACH
MISSION BEACH
PACIFIC BEACH
and the entire
POINT LOMA PENINSULA

BOOST Your Business with an "ad" in **The Beach News**, telling 'em who and where you are, and what you have to offer for their patronage. CO-OPERATE!

Do You Know?

that **The Beach News** is read **FIFTY-TWO TIMES A YEAR** by bona-fide **Paid Subscribers** in from one to fifteen cities in each of the following **THIRTY-THREE States and THREE Foreign Countries**, now listed on our Subscription Books—Open to All:

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Alaska
Arizona
Canada
California
Colorado
Connecticutt
District of Columbia
Florida
Idaho
Illinois
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Kansas
Kentucky
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Mississippi
Missouri
Montana
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New Jersey
New Mexico
New York
North Carolina
North Dakota
Nova Scotia
Ohio
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South Carolina
South Dakota
Texas
Virginia
Washington
Wisconsin
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Write to us
Call to see us.

Phone, Point Loma 17

THE BEACH NEWS
is your friend.

Let's get neighborly!